

What is claimed is:

1. An improved credit card system comprising an  
5 apporportioned credit line, said credit line being apporportionable to  
specific credit transactions.

2. A credit card system according to claim 1, wherein said  
transactions are telephone transactions.

3. A credit card system according to claim 1, wherein said  
10 transactions are internet transactions.

4. An improved credit card system comprising an  
apporportioned credit line, said credit line being apporportionable to  
specific vendors.

5. A credit card system according to claim 4, wherein said  
15 vendor sells via telephone.

6. A credit card system according to claim 4, wherein said  
vendor sells via the Internet.

7. An improved credit card system comprising an  
20 apporportioned credit line, said credit line being apporportionable to  
specific credit amounts.

8. A credit card system according to claim 7, wherein said  
credit amount represents a sub-account provided to a child.

9. A credit card system according to claim 4, wherein said  
credit amount represents a sub-account provided to a traveler.